

State: District of Columbia **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Standardized Medicare Supplement
Project Name/Number: 2014 DC ER STD/

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company
Product Name: Standardized Medicare Supplement
State: District of Columbia
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 08/13/2013
SERFF Tr Num: STLH-129075874
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: 2014 DC ER STD

Implementation: 01/01/2014
Date Requested:
Author(s): Barb Baxter, Samantha Knackmuhs, Shirley Young, Chris Nienart
Reviewer(s): Donghan Xu (primary), Alula Selassie, Efren Tanhehco
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: District of Columbia **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
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General Information

Project Name: 2014 DC ER STD	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: -4.1%	Filing Status Changed: 08/22/2013
	State Status Changed:
Deemer Date:	Created By: Shirley Young
Submitted By: Chris Nienart	Corresponding Filing Tracking Number:

Filing Description:

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, Illinois, I submit the following annual rate filing and rate revision for the above referenced Standardized Medicare Supplement policy forms.

We are filing new rate tables for Policy Forms 97037 Series, 97038 Series, and 97039 Series. This filing represents an average rate decrease of 4.1%. These rates will apply to new issues and renewals.

Contingent upon approval, these rates will become effective January 1, 2014. This filing complies with all applicable minimum loss ratio standards.

The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
- revised rate tables
- experience exhibits
- 10-year projections
- NAIC Transmittals

Sincerely,

Chris Nienart

Actuarial Analyst I

Phone no.: (309) 994-6457

Fax no.: (309) 766-1827

Email: chris.nienart.te2u@statefarm.com

Company and Contact

Filing Contact Information

Chris Nienart, Actuarial Analyst I	Chris.Nienart.TE2U@statefarm.com
One State Farm Plaza	309-994-6457 [Phone]
Bloomington, IL 61710	309-766-1827 [FAX]

State: District of Columbia**Filing Company:** State Farm Mutual Automobile Insurance Company**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010**Product Name:** Standardized Medicare Supplement**Project Name/Number:** 2014 DC ER STD/**Filing Company Information**

State Farm Mutual Automobile
Insurance Company
One State Farm Plaza
Life/Health Actuarial, B-1
Bloomington, IL 61710
(309) 766-5188 ext. [Phone]

CoCode: 25178
Group Code:
Group Name:
FEIN Number: 37-0533100

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2014 DC ER STD/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	3.500%
Effective Date of Last Rate Revision:	05/01/2013
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Mutual Automobile Insurance Company	-4.100%	-4.100%	\$-694	7	\$16,938	-4.100%	-4.100%

State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2014 DC ER STD/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Standardized Medicare Supplement	97037 Series, 97038 Series, 97039 Series	Revised	Previous State Filing Number: Percent Rate Change Request:	2014 DC ER Std Current Rates.pdf, 2014 DC ER Std Revised Rates.pdf,

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (05/01/13 Effective Date)

Policies Issued prior to 5/1/01

Attained Age	Plan A Form 97037 <i>ERSA1481</i>	Plan C Form 97038 <i>ERSA2488</i>	Plan F Form 97039 <i>ERSA2512</i>
0 - 64	3,334.00	5,595.00	5,650.00
65	1,481.00	2,488.00	2,512.00
66	1,585.00	2,661.00	2,687.00
67	1,674.00	2,809.00	2,839.00
68	1,748.00	2,935.00	2,963.00
69	1,807.00	3,034.00	3,065.00
70	1,866.00	3,133.00	3,165.00
71	1,925.00	3,232.00	3,265.00
72	1,985.00	3,333.00	3,366.00
73	2,044.00	3,432.00	3,465.00
74	2,103.00	3,530.00	3,568.00
75	2,162.00	3,631.00	3,667.00
76	2,222.00	3,730.00	3,767.00
77	2,281.00	3,831.00	3,866.00
78	2,341.00	3,928.00	3,968.00
79	2,385.00	4,002.00	4,043.00
80	2,428.00	4,078.00	4,119.00
81	2,460.00	4,127.00	4,169.00
82	2,489.00	4,177.00	4,219.00
83	2,503.00	4,203.00	4,242.00
84	2,518.00	4,228.00	4,268.00
85+	2,533.00	4,253.00	4,294.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (05/01/13 Effective Date)

Policies Issued on or after 5/1/01 and prior to 11/1/04

Issue Age	Plan A Form 97037 <i>ER_B36DC</i>	Plan C Form 97038 <i>ER_C36DC</i>	Plan F Form 97039 <i>ER_D36DC</i>
0 - 64	3,334.00	5,595.00	5,650.00
65-69	1,618.00	2,714.00	2,742.00
70-74	1,892.00	3,176.00	3,206.00
75+	2,170.00	3,643.00	3,679.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (05/01/13 Effective Date)

Policies Issued on or after 11/1/04 and prior to 6/1/2010

Attained Age	Plan A Form 97037 <i>ERSA1481</i>	Plan C Form 97038 <i>ERSA2488</i>	Plan F Form 97039 <i>ERSA2512</i>
0 - 64	3,334.00	5,595.00	5,650.00
65	1,481.00	2,488.00	2,512.00
66	1,585.00	2,661.00	2,687.00
67	1,674.00	2,809.00	2,839.00
68	1,748.00	2,935.00	2,963.00
69	1,807.00	3,034.00	3,065.00
70	1,866.00	3,133.00	3,165.00
71	1,925.00	3,232.00	3,265.00
72	1,985.00	3,333.00	3,366.00
73	2,044.00	3,432.00	3,465.00
74	2,103.00	3,530.00	3,568.00
75	2,162.00	3,631.00	3,667.00
76	2,222.00	3,730.00	3,767.00
77	2,281.00	3,831.00	3,866.00
78	2,341.00	3,928.00	3,968.00
79	2,385.00	4,002.00	4,043.00
80	2,428.00	4,078.00	4,119.00
81	2,460.00	4,127.00	4,169.00
82	2,489.00	4,177.00	4,219.00
83	2,503.00	4,203.00	4,242.00
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District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (05/01/13 Effective Date)

Policies Issued on or after 6/1/2010

Attained Age	Plan A Form 97037 <i>ERSA1481</i>	Plan C Form 97038 <i>ERSA2488</i>	Plan F Form 97039 <i>ERSA2512</i>
0 - 64	3,334.00	5,595.00	5,650.00
65	1,481.00	2,488.00	2,512.00
66	1,585.00	2,661.00	2,687.00
67	1,674.00	2,809.00	2,839.00
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69	1,807.00	3,034.00	3,065.00
70	1,866.00	3,133.00	3,165.00
71	1,925.00	3,232.00	3,265.00
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78	2,341.00	3,928.00	3,968.00
79	2,385.00	4,002.00	4,043.00
80	2,428.00	4,078.00	4,119.00
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Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/14 Effective Date)

Policies Issued prior to 5/1/01

Attained Age	Plan A Form 97037 Series <i>ERSA1420</i>	Plan C Form 97038 Series <i>ERSA2386</i>	Plan F Form 97039 Series <i>ERSA2409</i>
0 - 64	3,197.00	5,366.00	5,418.00
65	1,420.00	2,386.00	2,409.00
66	1,520.00	2,552.00	2,577.00
67	1,605.00	2,694.00	2,723.00
68	1,676.00	2,815.00	2,842.00
69	1,733.00	2,910.00	2,939.00
70	1,789.00	3,005.00	3,035.00
71	1,846.00	3,099.00	3,131.00
72	1,904.00	3,196.00	3,228.00
73	1,960.00	3,291.00	3,323.00
74	2,017.00	3,385.00	3,422.00
75	2,073.00	3,482.00	3,517.00
76	2,131.00	3,577.00	3,613.00
77	2,187.00	3,674.00	3,707.00
78	2,245.00	3,767.00	3,805.00
79	2,287.00	3,838.00	3,877.00
80	2,328.00	3,911.00	3,950.00
81	2,359.00	3,958.00	3,998.00
82	2,387.00	4,006.00	4,046.00
83	2,400.00	4,031.00	4,068.00
84	2,415.00	4,055.00	4,093.00
85+	2,429.00	4,079.00	4,118.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/14 Effective Date)

Policies Issued on or after 5/1/01 and prior to 11/1/04

Issue Age	Plan A Form 97037 Series <i>ER_B37DC</i>	Plan C Form 97038 Series <i>ER_C37DC</i>	Plan F Form 97039 Series <i>ER_D37DC</i>
0 - 64	3,197.00	5,366.00	5,418.00
65-69	1,552.00	2,603.00	2,630.00
70-74	1,814.00	3,046.00	3,075.00
75+	2,081.00	3,494.00	3,528.00

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District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/14 Effective Date)

Policies Issued on or after 11/1/04 and prior to 6/1/2010

Attained Age	Plan A Form 97037 Series <i>ERSA1420</i>	Plan C Form 97038 Series <i>ERSA2386</i>	Plan F Form 97039 Series <i>ERSA2409</i>
0 - 64	3,197.00	5,366.00	5,418.00
65	1,420.00	2,386.00	2,409.00
66	1,520.00	2,552.00	2,577.00
67	1,605.00	2,694.00	2,723.00
68	1,676.00	2,815.00	2,842.00
69	1,733.00	2,910.00	2,939.00
70	1,789.00	3,005.00	3,035.00
71	1,846.00	3,099.00	3,131.00
72	1,904.00	3,196.00	3,228.00
73	1,960.00	3,291.00	3,323.00
74	2,017.00	3,385.00	3,422.00
75	2,073.00	3,482.00	3,517.00
76	2,131.00	3,577.00	3,613.00
77	2,187.00	3,674.00	3,707.00
78	2,245.00	3,767.00	3,805.00
79	2,287.00	3,838.00	3,877.00
80	2,328.00	3,911.00	3,950.00
81	2,359.00	3,958.00	3,998.00
82	2,387.00	4,006.00	4,046.00
83	2,400.00	4,031.00	4,068.00
84	2,415.00	4,055.00	4,093.00
85+	2,429.00	4,079.00	4,118.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/14 Effective Date)

Policies Issued on or after 6/1/2010

Attained Age	Plan A Form 97037 Series <i>ERSA1420</i>	Plan C Form 97038 Series <i>ERSA2386</i>	Plan F Form 97039 Series <i>ERSA2409</i>
0 - 64	3,197.00	5,366.00	5,418.00
65	1,420.00	2,386.00	2,409.00
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68	1,676.00	2,815.00	2,842.00
69	1,733.00	2,910.00	2,939.00
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Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2014 DC ER STD/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	2014 DC ER Std Cover Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A-filed by the insurer
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2014 DC ER Std Actuarial Memo.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This a rate revision, not a new form form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A- This is a Health rate filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2014 DC ER STD/		

Bypass Reason:	This is a health filing, not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	This is a Medicare Supplement filing, not an ACA filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	See Actuarial Memo
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal
Comments:	
Attachment(s):	2014 DC ER Std NAIC Transmittal.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Experience Exhibits
Comments:	
Attachment(s):	2014 DC ER Std Experience.pdf 2014 CW ER Std Experience.pdf
Item Status:	
Status Date:	

Satisfied - Item:	10 Year Projections
Comments:	

SERFF Tracking #:	STLH-129075874	State Tracking #:		Company Tracking #:	2014 DC ER STD
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State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2014 DC ER STD/		

Attachment(s):	2014 DC ER Std Projection - All forms.pdf 2014 DC ER Std Projection.pdf
Item Status:	
Status Date:	



State Farm
Corporate Headquarters
1 State Farm Plaza
Bloomington, IL 61710-0001

August 6, 2013

Department of Insurance, Securities, and Banking
Government of the District of Columbia
Actuarial Analysis Division
810 First Street, N.E., Suite 701
Washington, District of Columbia 20002

Attn: Laszlo Pentek, Health Actuary

Re: State Farm Mutual Automobile Insurance Company, NAIC# 176-25178
Annual Rate Filing and Rate Revision for Standardized Medicare Supplement Policy Forms
97037 Series, 97038 Series, and 97039 Series

Dear Sir or Madam:

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, Illinois, I submit the following annual rate filing and rate revision for the above referenced Standardized Medicare Supplement policy forms.

We are filing new rate tables for Policy Forms 97037 Series, 97038 Series, and 97039 Series. This filing represents an average rate decrease of 4.1%. These rates will apply to new issues and renewals. Contingent upon approval, these rates will become effective January 1, 2014. This filing complies with all applicable minimum loss ratio standards.

The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
- revised rate tables
- experience exhibits
- 10-year projections
- NAIC Transmittals

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Nienart", on a light blue rectangular background.

Chris Nienart
Actuarial Analyst I
Phone no.: (309) 994-6457
Fax no.: (309) 766-1827
Email: chris.nienart.te2u@statefarm.com

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois
Annual Rate Filing and Rate Revision for Standardized Medicare Supplement
Policy Forms 97037 Series, 97038 Series, and 97039 Series
Actuarial Memorandum

I. Reason for Rate Filing

The purpose of this rate filing is to demonstrate that the anticipated loss ratio of this product, after the requested rate change, meets the minimum requirement of your state. This rate filing is not intended to be used for other purposes.

II. Description of Policy Forms

- a. Type of Policy: Medicare Supplement Plans A, C, and F.
- b. Renewability: Guaranteed Renewable.
- c. General Marketing Method: Captive Agency Force.
- d. Issue ages: All ages subject to eligibility for Medicare by reason of age and, where applicable by state law, by reason of disability.
- e. Applicability: Open block of business
- f. Underwriting Method: Screening Application

III. Description of Benefits

These policies offer benefits that supplement Medicare. The benefits are standardized as prescribed by regulation. Of the 10 standardized plans, we offer Plans A (form 97037 Series), C (form 97038 Series), and F (form 97039 Series).

IV. Trend Assumption

Below are the trend rates experienced for the past four years on our Standardized Medicare Supplement policy forms. Countrywide data is used in order to maximize the reliability of our data. The percent shown is the increase in claim costs in one period compared to the prior period.

Period	Standardized Trend
2009	2.5%
2010	5.1%
2011	2.6%
2012	0.7%
Average	2.7%

Based on the trend rates we have been experiencing over the past four years, we feel a trend rate of 2.7% is justified.

V. Other Assumptions

- a. Persistency: Assumptions based on past company experience.
- b. Expenses: Assumptions based on past company experience.
- c. Premium Basis: Premium rates vary based on the form number of the policy as well as the policyholder's attained age and territory of residence.
- d. Modal factors: The attached rate tables show annual rates. The factors to apply to the annual rate are .51 for semi-annual mode and .26 for quarterly mode.
- e. Claim reserve methodology: Claim reserves are calculated using the claim run off method.
- f. Interest Rate Assumption: Cash flows are discounted at an annual rate of 4.5%.

VI. Description of Rate Changes

We are filing new rate tables for each of our Standardized Medicare Supplement policy forms. These rates will apply to new issues and renewals. This filing represents an overall average rate change of -4.1%, with actual rate changes as follows:

	Rate Change - All ages
Plan A	-4.1%
Plan C	-4.1%
Plan F	-4.1%

The new rates will be applied to individual policyholders upon their policy's next anniversary following the effective date of the change. Contingent upon approval, the effective date for the change will be January 1, 2014 or as soon thereafter as possible.

Rate tables are provided as attachments.

VII. Experience and Loss Ratio Projections

Included with this filing are experience exhibits that show our experience since inception for our Standardized Medicare Supplement forms, on both a state and countrywide basis. The experience is shown by issue year within calendar year, with totals by calendar year.

Also included with this filing is a projection exhibit that shows a 10-year projection of premiums, losses, and loss ratios, on both a state and countrywide basis. The assumptions used to prepare the projections are shown in the exhibit. Full credibility is given for 1,000 life years over a two year period.

When state experience is not fully credible, a weighted average of the state and countrywide average claim size is used. The credibility weight assigned to the state average claim experience is the number of life years in the past two years per 1,000. Countrywide average claim experience is assigned 100% less the state credibility weight.

There have been 15 life years in 2011 and 2012 resulting in a 1.5% credibility weight for 2012. The weight assigned to countrywide experience is 98.5%. The credibility produces the following loss ratios.

	Loss Ratio with Interest	Loss Ratio without Interest
Past	83.6%	84.0%
Future	75.9%	76.1%
Lifetime	81.2%	80.7%

VIII Average Annual Premium

The average annual premium per policy as of December 31, 2012 by form is as follows:

	Plan A	Plan C	Plan F
District of Columbia	\$1,579	\$3,549	\$2,605
Countrywide	\$2,225	\$2,749	\$2,487

IX Rate Changes Taken in the Past Five Years

Effective Date	Rate Change
January 1, 2009	5.1%
April 1, 2010	4.7%
April 1, 2011	4.8%
April 1, 2012	4.1%
May 1, 2013	3.5%

X Compliance with Minimum Loss Ratio Standards

- The minimum loss ratio presumed reasonable for Medicare Supplement in the District of Columbia is 65%.
- Third year loss ratios for policies that have been in force for less than three years are expected to meet or exceed the minimum loss ratio standard.
- Our projected future loss ratio, shown in the attached exhibit "10-Year Projections of Medicare Supplement Experience", complies with the minimum loss ratio standard.
- Our projected lifetime loss ratio, shown in the attached exhibit "10-Year Projections of Medicare Supplement Experience", complies with the minimum loss ratio standard.
- Since we do not have a credible number of policies in District of Columbia, we are using credibility adjusted experience in the certification of the loss ratios.

XI Certification

I certify that to the best of my knowledge and judgment, this entire rate filing is in compliance with the applicable laws of your state and with the rules of the Department of Insurance. Furthermore, it complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Plan Entities," as adopted by the Actuarial Standards Board, December 2005 and effective May 2006, and the benefits provided are reasonable in relation to the proposed premiums.



Samantha Knackmuhs, FSA, MAAA
Associate Actuarial, Life/Health Actuarial
Phone: (309) 766-4100

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District of Columbia					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001	Illinois	Accident	176	25178	37-0533100	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Chris Nienart, Actuarial Analyst I One State Farm Plaza B-1 Bloomington, IL 61710-0001	309-994-6457	309-766-1827	chris.nienart.te2u@statefarm.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	2014 DC ER STD
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div>
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9.	Type of Insurance (TOI)	MS08I Individual Medicare Supplement - Standardized Plans
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10.	Sub-Type of Insurance (Sub-TOI)	MS08I. 012
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11.	Submitted Documents	<div style="border: 1px solid black; padding: 5px;"> <div> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other </div> <div style="margin-top: 10px;"> <u>Rates</u> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate </div> <div style="margin-top: 10px;"> <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ </div> <div style="margin-top: 10px;"> <u>SUPPORTING DOCUMENTATION</u> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability </div> <div> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input checked="" type="checkbox"/> Certifications </div> </div> </div> </div>
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		<input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
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LHTD-1, Page 1 of 2

12.	Filing Submission Date	6/6/2013	
13.	Filing Fee (If required)	Amount _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Date _____ Check Number _____
14.	Date of Domiciliary Approval		
15.	Filing Description:		
	State Farm Mutual Automobile Insurance Company - NAIC 176-25178 Annual Rate Filing and Rate Revision Standardized Medicare Supplement Policy Policy Form 97037 Series-Plan A, 97038 Series-Plan C, 97039 Series-Plan F		

16.	Certification (If required)	
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u> .		
Print Name <u>Chris Nienart</u>		Title <u>Actuarial Analyst I</u>
 Signature _____		Date: <u>07/09/2013</u>

LHTD-1, Page 2 of 2

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number		2014 DC ER STD		
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		-4.1%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Standardized Medicare Supplement-Plan A	97037 series	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request -4.1__% - ____% <input type="checkbox"/> Other _____	
	Rate Filing			
02	Standardized Medicare Supplement-Plan C	97038 series	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request -4.1__% - ____% <input type="checkbox"/> Other _____	
	Rate Filing			
03	Standardized Medicare Supplement-Plan F	97039 series	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request -4.1__% - ____% <input type="checkbox"/> Other _____	
	Rate Filing			
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% - ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% - ____% <input type="checkbox"/> Other _____	

LH RFA-1

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
December 31, 2012

District of Columbia - Form 97037 Series - Plan A

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2001	2001	2,236	1,575	39	342	21.7%	2
2001 Total		2,236	1,575	39	342	21.7%	2
2002	2001	2,567	2,454	23	171	7.0%	2
2002 Total		2,567	2,454	23	171	7.0%	2
2003	2001	2,664	2,664	59	43	1.6%	2
	2003	1,500	963	529	687	71.4%	1
2003 Total		4,164	3,627	588	730	20.1%	3
2004	2001	2,862	2,772	3,555	3,447	124.4%	2
	2003	992	992	13	-28	-2.8%	1
2004 Total		3,854	3,763	3,568	3,419	90.9%	3
2005	2001	3,521	3,376	3,381	3,432	101.7%	2
	2003	1,115	1,048	0	0	0.0%	1
	2005	760	317	0	36	11.2%	1
2005 Total		5,396	4,741	3,381	3,468	73.1%	4
2006	2001	1,627	1,890	2,781	2,597	137.4%	1
	2003	1,189	1,149	103	105	9.1%	1
	2005	634	1,078	177	253	23.5%	0
2006 Total		3,450	4,116	3,061	2,955	71.8%	2
2007	2001	-656	90	387	200	222.7%	0
	2003	1,307	1,243	0	2	0.1%	1
	2005	0	0	44	-67		0
2007 Total		651	1,333	431	135	10.1%	1
2008	2001	0	0	0	-9		0
	2003	1,432	1,364	0	21	1.6%	1
2008 Total		1,432	1,364	0	12	0.9%	1
2009	2003	1,432	1,432	74	66	4.6%	1
	2009	716	179	0	17	9.4%	1
2009 Total		2,148	1,611	74	83	5.1%	2
2010	2003	1,432	1,432	55	56	3.9%	1
	2009	1,432	1,432	54	172	12.0%	1
2010 Total		2,864	2,864	109	229	8.0%	2
2011	2003	1,501	1,464	59	79	5.4%	1
	2009	1,482	1,444	10	27	1.9%	1
2011 Total		2,983	2,908	69	106	3.7%	2
2012	2003	1,563	1,529	294	288	18.8%	1
	2009	1,563	1,539	534	531	34.5%	1
2012 Total		3,126	3,068	827	819	26.7%	2
Grand Total		34,870	33,425	12,170	12,469	37.3%	26

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
December 31, 2012

District of Columbia - Form 97038 Series - Plan C

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
1998	1998	247	41	0	39	94.2%	1
1998 Total		247	41	0	39	94.2%	1
1999	1998	1,207	968	223	380	39.3%	1
1999 Total		1,207	968	223	380	39.3%	1
2000	1998	969	969	236	300	30.9%	1
	2000	0	0	0	0		0
2000 Total		969	969	236	300	30.9%	1
2001	1998	1,134	1,058	148	123	11.7%	1
	2000	0	0	0	0		0
	2001	850	780	0	150	19.3%	1
2001 Total		1,984	1,838	148	274	14.9%	2
2002	1998	1,327	1,238	113	137	11.1%	1
	2001	1,845	1,833	260	447	24.4%	1
2002 Total		3,172	3,072	373	584	19.0%	2
2003	1998	1,492	1,340	133	125	9.3%	1
	2001	1,122	1,211	119	-20	-1.6%	0
	2003	195	161	0	26	16.4%	0
2003 Total		2,810	2,713	252	131	4.8%	1
2004	1998	1,850	1,674	0	-21	-1.3%	1
	2001	0	-6	0	-199	3122.3%	0
	2003	0	34	0	-22	-65.6%	0
2004 Total		1,850	1,702	0	-243	-14.3%	1
2005	1998	2,073	2,045	425	457	22.3%	1
	2001	0	0	0	1		0
	2003	0	0	0	-4		0
	2005	1,940	1,940	370	587	30.3%	2
2005 Total		4,013	3,984	795	1,041	26.1%	3
2006	1998	2,208	2,113	155	144	6.8%	1
	2005	0	0	0	-218	135987.5%	0
2006 Total		2,208	2,113	155	-73	-3.5%	1
2007	1998	2,464	2,324	256	263	11.3%	1
	2005	0	0	0	0		0
2007 Total		2,464	2,324	256	263	11.3%	1
2008	1998	2,181	2,617	455	501	19.2%	1
2008 Total		2,181	2,617	455	501	19.2%	1
2009	1998	3,115	2,970	250	256	8.6%	1
2009 Total		3,115	2,970	250	256	8.6%	1
2010	1998	3,369	3,295	344	377	11.4%	1
	2010	1,202	701	0	66	9.4%	1
2010 Total		4,571	3,996	344	443	11.1%	2
2011	1998	3,460	3,433	1,300	1,352	39.4%	1
	2010	201	702	165	173	24.7%	0
2011 Total		3,661	4,135	1,465	1,525	36.9%	1
2012	1998	3,549	3,523	178	158	4.5%	1
	2010	0	0	0	-74		0
2012 Total		3,549	3,523	178	84	2.4%	1
Grand Total		38,000	36,965	5,130	5,504	14.9%	20

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
December 31, 2012

District of Columbia - Form 97039 Series - Plan F

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
1999	1999	1,114	697	0	118	17.0%	1
1999 Total		1,114	697	0	118	17.0%	1
2000	1999	1,057	1,057	124	254	24.1%	1
	2000	568	426	0	100	23.5%	1
2000 Total		1,625	1,483	124	354	23.9%	2
2001	1999	1,304	1,233	0	-11	-0.9%	1
	2000	1,281	1,257	617	759	60.4%	1
2001 Total		2,585	2,490	617	747	30.0%	2
2002	1999	1,415	1,332	178	186	13.9%	1
	2000	1,442	1,414	2,206	2,224	157.3%	1
2002 Total		2,857	2,746	2,385	2,410	87.8%	2
2003	1999	1,526	1,526	1,751	1,756	115.1%	1
	2000	1,167	1,361	5,080	5,042	370.5%	0
	2003	0	0	0	0		0
2003 Total		2,692	2,887	6,831	6,798	235.5%	1
2004	1999	1,716	1,573	430	366	23.3%	1
	2000	1,944	1,750	8,543	8,527	487.3%	1
	2003	2,680	1,831	142	359	19.6%	1
	2004	3,130	2,683	74	391	14.6%	2
2004 Total		9,470	7,837	9,189	9,643	123.0%	5
2005	1999	-953	-238	0	-213	89.2%	0
	2000	1,850	1,772	3,357	3,349	189.0%	1
	2003	155	1,003	204	100	9.9%	0
	2004	3,750	3,725	576	677	18.2%	2
2005 Total		4,801	6,261	4,137	3,913	62.5%	3
2006	1999	0	0	0	27		0
	2000	2,195	2,187	1,739	1,766	80.8%	1
	2003	0	0	0	-112		0
	2004	3,768	3,769	1,884	1,856	49.3%	2
2006 Total		5,963	5,956	3,624	3,537	59.4%	3
2007	2000	2,374	2,336	7,115	7,116	304.6%	1
	2004	4,096	4,049	538	541	13.4%	2
	2007	1,860	1,163	0	113	9.7%	1
2007 Total		8,330	7,548	7,653	7,769	102.9%	4
2008	2000	2,685	2,644	7,163	7,211	272.7%	1
	2004	4,489	4,440	2,317	2,386	53.7%	2
	2007	4,917	4,087	1,910	2,222	54.4%	2
2008 Total		12,091	11,170	11,391	11,819	105.8%	5
2009	2000	2,972	2,941	3,650	3,651	124.2%	1
	2004	4,764	4,732	2,293	2,275	48.1%	2
	2007	4,250	4,163	2,459	2,424	58.2%	2
2009 Total		11,987	11,836	8,402	8,350	70.6%	5
2010	2000	0	390	1,656	1,417	363.4%	0
	2004	4,892	4,876	686	703	14.4%	2
	2007	-452	313	315	-45	-14.5%	1
	2010	1,134	662	0	62	9.4%	1
2010 Total		5,574	6,240	2,657	2,137	34.2%	4
2011	2000	0	0	0	-37		0
	2004	2,687	2,987	638	494	16.5%	1
	2007	2,432	2,309	2,450	2,665	115.4%	1
	2010	2,268	2,268	193	370	16.3%	1
	2011	2,380	893	0	94	10.6%	1
2011 Total		9,767	8,457	3,281	3,587	42.4%	4
2012	2004	2,647	2,632	666	606	23.0%	1
	2007	2,649	2,609	311	321	12.3%	1

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
December 31, 2012

District of Columbia - Form 97039 Series - Plan F

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2012	2010	2,372	2,329	0	-13	-0.6%	1
	2011	2,596	2,461	61	206	8.4%	1
2012 Total		10,264	10,031	1,038	1,120	11.2%	4
Grand Total		89,120	85,638	61,327	62,303	72.8%	45

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
December 31, 2012

Countrywide - Form 97037 Series - Plan A

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
1993	1993	3,390	1,701	557	1,111	65.3%	7
1993 Total		3,390	1,701	557	1,111	65.3%	7
1994	1993	4,231	4,347	3,065	3,183	73.2%	6
	1994	3,282	1,785	1,196	1,867	104.6%	6
1994 Total		7,513	6,132	4,261	5,050	82.4%	12
1995	1993	2,696	3,101	180	-53	-1.7%	4
	1994	3,321	3,416	3,038	2,932	85.8%	5
	1995	6,491	4,216	38	1,070	25.4%	9
1995 Total		12,508	10,732	3,256	3,949	36.8%	18
1996	1993	1,059	2,197	1,028	796	36.3%	1
	1994	3,141	3,164	3,436	3,509	110.9%	4
	1995	5,115	5,835	4,049	3,991	68.4%	5
	1996	7,570	4,209	476	1,954	46.4%	6
1996 Total		16,885	15,406	8,989	10,249	66.5%	16
1997	1993	748	748	169	81	10.8%	1
	1994	3,097	3,104	2,032	1,910	61.5%	4
	1995	3,377	3,654	187	-276	-7.6%	4
	1996	5,621	5,894	3,796	3,350	56.8%	6
	1997	124,788	46,841	3,579	24,037	51.3%	202
1997 Total		137,631	60,240	9,763	29,101	48.3%	217
1998	1993	935	927	73	132	14.2%	1
	1994	2,343	2,694	1,084	1,107	41.1%	3
	1995	3,010	3,041	322	367	12.1%	3
	1996	1,956	3,515	11,860	11,640	331.2%	4
	1997	135,456	151,390	83,284	96,980	64.1%	171
	1998	423,782	238,217	67,376	123,174	51.7%	533
1998 Total		567,483	399,784	164,000	233,401	58.4%	715
1999	1993	229	267	99	-13	-4.9%	0
	1994	2,099	2,221	540	462	20.8%	2
	1995	2,644	2,644	491	426	16.1%	3
	1996	3,025	3,033	1,588	1,509	49.7%	3
	1997	116,340	125,075	84,692	80,347	64.2%	143
	1998	354,593	383,062	215,330	240,562	62.8%	445
	1999	453,675	259,308	91,387	136,195	52.5%	604
1999 Total		932,605	775,611	394,126	459,488	59.2%	1,200
2000	1993	0	0	0	-46		0
	1994	1,999	1,917	874	946	49.4%	2
	1995	1,741	2,845	890	1,109	39.0%	3
	1996	2,245	2,398	5,642	5,689	237.2%	2
	1997	100,777	111,056	89,639	94,476	85.1%	126
	1998	279,670	334,250	276,311	290,071	86.8%	392
	1999	370,553	439,438	322,859	382,386	87.0%	531
	2000	555,986	375,330	212,489	301,863	80.4%	853
2000 Total		1,312,971	1,267,232	908,704	1,076,494	84.9%	1,909
2001	1994	2,339	2,199	3,044	3,115	141.7%	2
	1995	3,270	3,219	56	150	4.7%	3
	1996	1,167	1,325	3,155	2,905	219.2%	1
	1997	105,550	106,623	74,964	71,720	67.3%	110
	1998	290,964	308,296	245,920	232,624	75.5%	325
	1999	391,304	417,233	306,365	290,550	69.6%	454
	2000	625,563	665,780	526,218	576,771	86.6%	700
	2001	1,049,362	798,785	573,469	730,817	91.5%	1,309
2001 Total		2,469,519	2,303,460	1,733,191	1,908,651	82.9%	2,904
2002	1994	2,727	2,567	901	857	33.4%	2
	1995	3,751	3,697	331	257	6.9%	3

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
December 31, 2012

Countrywide - Form 97037 Series - Plan A

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2002	1996	1,276	1,183	3,590	3,496	295.6%	1
	1997	107,657	105,177	68,835	65,215	62.0%	95
	1998	298,069	298,450	161,699	150,768	50.5%	280
	1999	401,289	403,820	279,390	265,515	65.8%	382
	2000	630,857	631,614	478,908	455,755	72.2%	594
	2001	1,207,555	1,213,920	1,133,381	1,200,453	98.9%	1,085
	2002	1,164,542	835,460	677,374	831,482	99.5%	1,297
2002 Total		3,817,723	3,495,887	2,804,410	2,973,797	85.1%	3,739
2003	1994	2,798	2,745	1,682	1,654	60.3%	2
	1995	2,636	2,830	1,857	1,632	57.7%	2
	1996	1,276	1,276	1,774	1,764	138.2%	1
	1997	106,576	105,644	55,157	52,983	50.2%	81
	1998	302,973	299,772	133,977	127,854	42.7%	254
	1999	380,943	385,611	247,838	236,298	61.3%	330
	2000	605,116	612,482	509,175	492,583	80.4%	520
	2001	1,130,029	1,143,079	1,000,591	963,095	84.3%	924
	2002	1,346,751	1,374,682	1,673,995	1,744,844	126.9%	1,081
	2003	1,052,157	775,943	785,858	912,996	117.7%	1,011
2003 Total		4,931,255	4,704,065	4,411,903	4,535,703	96.4%	4,206
2004	1994	2,986	2,933	2,900	2,800	95.5%	2
	1995	2,766	2,746	4,189	4,053	147.6%	2
	1996	1,567	1,368	3,899	3,853	281.7%	1
	1997	98,381	101,323	62,280	57,091	56.3%	69
	1998	308,620	307,936	133,108	120,824	39.2%	225
	1999	372,245	372,634	277,524	259,058	69.5%	285
	2000	603,097	605,172	481,763	453,821	75.0%	461
	2001	1,069,687	1,089,153	866,526	809,587	74.3%	776
	2002	1,237,397	1,278,871	1,361,550	1,289,407	100.8%	894
	2003	1,195,566	1,226,463	1,897,446	1,916,800	156.3%	812
	2004	971,413	705,659	901,197	985,377	139.6%	890
2004 Total		5,863,726	5,694,258	5,992,381	5,902,670	103.7%	4,417
2005	1994	2,995	2,998	1,204	1,191	39.7%	2
	1995	2,804	2,799	1,294	1,281	45.8%	2
	1996	1,479	1,576	8,719	8,734	554.2%	1
	1997	91,589	95,358	55,794	54,446	57.1%	60
	1998	290,614	295,593	150,607	147,183	49.8%	203
	1999	351,973	359,582	248,893	244,958	68.1%	244
	2000	554,853	568,860	510,881	502,803	88.4%	389
	2001	974,349	993,521	833,952	816,533	82.2%	645
	2002	1,071,933	1,110,812	1,281,931	1,254,775	113.0%	715
	2003	1,019,779	1,050,334	1,569,356	1,541,358	146.7%	662
	2004	1,104,575	1,152,141	2,785,265	2,831,028	245.7%	711
	2005	861,468	638,241	1,138,607	1,210,600	189.7%	741
2005 Total		6,328,412	6,271,815	8,586,504	8,614,891	137.4%	4,375
2006	1994	3,215	3,085	2,627	2,594	84.1%	2
	1995	3,126	3,099	3,460	3,451	111.3%	2
	1996	1,647	1,570	6,841	6,818	434.4%	1
	1997	73,920	77,356	38,878	35,631	46.1%	50
	1998	270,966	271,564	157,361	150,470	55.4%	175
	1999	307,427	312,030	208,888	198,637	63.7%	203
	2000	484,464	497,813	325,601	310,087	62.3%	311
	2001	881,235	894,453	706,859	681,744	76.2%	503
	2002	957,506	975,175	978,465	948,551	97.3%	562
	2003	899,509	918,870	1,203,678	1,175,049	127.9%	498
	2004	998,568	1,010,933	2,028,010	1,996,928	197.5%	558

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
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Countrywide - Form 97037 Series - Plan A

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2006	2005	1,151,310	1,157,564	2,937,080	2,978,504	257.3%	573
	2006	988,151	752,460	1,270,466	1,344,008	178.6%	650
2006 Total		7,021,046	6,875,974	9,868,214	9,832,472	143.0%	4,088
2007	1994	1,098	1,657	1,328	1,183	71.4%	1
	1995	3,560	3,524	2,177	2,213	62.8%	2
	1996	-807	-42	1,001	840	-2001.1%	0
	1997	68,770	73,809	36,006	35,689	48.4%	43
	1998	254,771	259,011	164,648	163,451	63.1%	151
	1999	282,961	289,611	155,822	153,592	53.0%	171
	2000	433,557	451,304	276,847	272,178	60.3%	251
	2001	827,771	831,354	715,391	708,928	85.3%	419
	2002	829,966	855,673	941,265	929,085	108.6%	441
	2003	793,895	823,895	1,421,227	1,411,655	171.3%	372
	2004	1,002,412	1,017,108	1,788,498	1,788,785	175.9%	432
	2005	1,111,417	1,131,231	2,134,082	2,130,930	188.4%	430
	2006	1,365,122	1,352,258	2,804,354	2,862,617	211.7%	523
	2007	1,220,173	964,206	1,372,600	1,466,719	152.1%	567
2007 Total		8,194,668	8,054,600	11,815,244	11,927,866	148.1%	3,803
2008	1994	1,828	1,790	132	157	8.8%	1
	1995	3,730	3,716	1,380	1,425	38.3%	2
	1996	0	0	0	4		0
	1997	63,589	67,312	37,051	36,879	54.8%	37
	1998	242,242	248,201	118,292	118,933	47.9%	133
	1999	253,240	262,451	128,288	127,588	48.6%	144
	2000	375,931	384,207	243,474	239,871	62.4%	211
	2001	706,381	741,489	504,956	501,618	67.7%	323
	2002	689,365	729,552	742,619	735,452	100.8%	338
	2003	755,307	764,909	695,331	694,812	90.8%	294
	2004	906,922	948,076	1,836,749	1,836,458	193.7%	323
	2005	1,164,164	1,166,344	1,777,285	1,788,640	153.4%	330
	2006	1,450,520	1,453,084	2,177,699	2,197,403	151.2%	392
	2007	1,879,115	1,842,458	3,349,125	3,447,278	187.1%	436
	2008	968,608	778,242	880,815	961,963	123.6%	341
2008 Total		9,460,942	9,391,831	12,493,196	12,688,481	135.1%	3,305
2009	1994	1,915	1,875	29	18	1.0%	1
	1995	3,917	3,902	2,321	2,298	58.9%	2
	1996	0	0	-17	-17		0
	1997	63,686	64,323	67,380	66,414	103.3%	35
	1998	198,992	211,824	107,866	101,825	48.1%	111
	1999	232,965	235,432	128,230	123,047	52.3%	128
	2000	331,294	339,538	242,842	234,357	69.0%	187
	2001	589,090	616,322	416,064	396,383	64.3%	272
	2002	586,137	606,349	436,902	417,562	68.9%	281
	2003	654,320	676,453	575,769	559,470	82.7%	244
	2004	820,273	828,658	1,969,000	1,947,930	235.1%	267
	2005	998,446	1,044,109	1,356,523	1,332,905	127.7%	260
	2006	1,307,903	1,345,720	1,787,779	1,762,356	131.0%	311
	2007	1,751,723	1,783,945	2,456,275	2,431,201	136.3%	349
	2008	1,075,620	1,101,641	1,480,076	1,502,129	136.4%	273
	2009	651,334	486,299	422,221	467,726	96.2%	286
2009 Total		9,267,615	9,346,391	11,449,260	11,345,603	121.4%	3,007
2010	1994	1,995	1,958	93	102	5.2%	1
	1995	2,756	2,829	1,724	1,625	57.4%	1
	1996	0	0	-15	-15		0
	1997	56,633	59,660	38,037	37,627	63.1%	31

Medicare Supplement Experience by State and Form
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State Farm Mutual Automobile Insurance Company
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Countrywide - Form 97037 Series - Plan A

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2010	1998	182,363	188,005	93,185	91,064	48.4%	99
	1999	216,410	221,262	120,616	119,273	53.9%	115
	2000	319,566	323,019	214,057	212,556	65.8%	165
	2001	498,717	519,362	323,520	314,731	60.6%	221
	2002	511,321	530,813	415,497	408,716	77.0%	231
	2003	582,214	606,075	495,183	488,930	80.7%	206
	2004	755,646	769,529	1,365,982	1,360,914	176.9%	229
	2005	873,077	900,338	1,054,068	1,041,086	115.6%	212
	2006	1,140,205	1,159,348	1,390,655	1,373,838	118.5%	256
	2007	1,608,558	1,640,194	1,947,151	1,934,680	118.0%	279
	2008	1,025,045	1,033,759	1,255,464	1,249,728	120.9%	231
	2009	746,643	793,104	958,427	987,584	124.5%	192
	2010	644,972	487,605	363,313	409,245	83.9%	248
2010 Total		9,166,121	9,236,861	10,036,956	10,031,684	108.6%	2,717
2011	1994	1,911	1,950	555	577	29.6%	1
	1995	1,937	1,948	266	206	10.6%	1
	1997	45,679	47,132	29,170	28,531	60.5%	26
	1998	153,521	159,594	98,933	98,103	61.5%	85
	1999	183,094	191,544	103,255	102,663	53.6%	98
	2000	286,057	292,128	160,335	160,805	55.0%	143
	2001	422,388	440,913	287,049	284,615	64.6%	194
	2002	412,611	433,361	329,092	324,896	75.0%	201
	2003	442,970	471,528	349,304	342,035	72.5%	168
	2004	595,340	627,880	1,180,373	1,174,242	187.0%	192
	2005	514,904	570,566	650,960	626,421	109.8%	154
	2006	744,409	817,781	894,828	872,065	106.6%	181
	2007	763,841	914,886	1,181,173	1,124,200	122.9%	141
	2008	550,461	625,270	765,247	734,110	117.4%	157
	2009	447,329	497,359	979,227	957,110	192.4%	137
	2010	578,880	653,160	702,981	726,106	111.2%	165
	2011	290,117	205,911	169,505	191,268	92.9%	183
2011 Total		6,435,449	6,952,912	7,882,254	7,747,952	111.4%	2,227
2012	1994	1,934	1,923	629	610	31.7%	1
	1995	1,402	1,608	1,357	1,308	81.3%	0
	1997	41,922	42,168	25,159	24,283	57.6%	23
	1998	142,410	145,758	87,711	86,158	59.1%	70
	1999	178,526	179,494	81,735	78,944	44.0%	90
	2000	247,702	254,977	155,167	149,095	58.5%	128
	2001	372,821	378,736	192,374	182,566	48.2%	174
	2002	368,207	377,182	254,672	245,544	65.1%	179
	2003	362,517	366,953	230,763	216,616	59.0%	150
	2004	387,345	411,307	855,257	828,799	201.5%	154
	2005	333,727	347,466	342,385	315,802	90.9%	124
	2006	407,629	436,898	300,329	256,373	58.7%	151
	2007	330,381	349,965	352,254	288,516	82.4%	113
	2008	343,987	359,874	313,324	282,033	78.4%	131
	2009	273,795	284,396	212,265	187,360	65.9%	114
	2010	303,384	324,783	313,704	276,291	85.1%	132
	2011	272,790	292,194	299,527	306,195	104.8%	143
	2012	222,832	148,635	82,488	96,933	65.2%	182
2012 Total		4,593,309	4,704,317	4,101,100	3,823,427	81.3%	2,059
Grand Total		80,540,769	79,569,207	92,668,270	93,152,042	117.1%	44,941

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
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Countrywide - Form 97038 Series - Plan C

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
1993	1993	91,681	33,389	7,370	23,576	70.6%	115
1993 Total		91,681	33,389	7,370	23,576	70.6%	115
1994	1993	103,411	111,050	60,386	62,877	56.6%	99
	1994	205,033	113,145	28,414	62,809	55.5%	209
1994 Total		308,445	224,195	88,799	125,686	56.1%	308
1995	1993	98,054	103,384	68,207	66,572	64.4%	88
	1994	219,831	229,187	147,922	149,045	65.0%	177
	1995	173,136	107,463	24,791	52,957	49.3%	158
1995 Total		491,022	440,034	240,921	268,574	61.0%	423
1996	1993	107,007	104,728	50,549	55,471	53.0%	77
	1994	216,103	213,771	132,100	138,520	64.8%	144
	1995	174,843	178,236	90,047	95,609	53.6%	125
	1996	114,971	65,489	41,389	63,589	97.1%	88
1996 Total		612,923	562,224	314,084	353,188	62.8%	434
1997	1993	90,813	96,814	71,104	64,607	66.7%	68
	1994	183,600	195,326	133,618	120,528	61.7%	126
	1995	139,797	154,715	88,468	76,243	49.3%	104
	1996	102,541	110,191	74,223	68,694	62.3%	77
	1997	1,109,826	401,835	83,708	264,548	65.8%	1,242
1997 Total		1,626,577	958,880	451,119	594,619	62.0%	1,617
1998	1993	86,280	87,677	51,952	53,137	60.6%	61
	1994	159,316	167,674	112,237	112,931	67.4%	115
	1995	122,967	129,262	65,563	66,374	51.3%	93
	1996	90,857	94,207	40,362	40,849	43.4%	68
	1997	1,352,061	1,392,409	711,562	887,484	63.7%	1,163
	1998	6,333,825	3,376,528	1,210,610	2,086,293	61.8%	5,594
1998 Total		8,145,306	5,247,758	2,192,287	3,247,069	61.9%	7,094
1999	1993	78,828	81,763	64,038	63,115	77.2%	50
	1994	155,123	158,511	101,943	100,695	63.5%	103
	1995	123,987	124,479	86,727	86,039	69.1%	89
	1996	82,851	87,466	49,671	48,614	55.6%	63
	1997	1,246,488	1,279,530	773,996	753,918	58.9%	1,071
	1998	5,985,067	6,176,868	4,299,303	4,782,584	77.4%	5,171
	1999	8,835,712	4,702,534	2,055,431	2,861,357	60.8%	7,800
1999 Total		16,508,057	12,611,150	7,431,108	8,696,321	69.0%	14,347
2000	1993	66,490	75,503	63,551	67,379	89.2%	47
	1994	143,600	156,401	86,327	95,961	61.4%	94
	1995	117,782	123,997	95,300	103,260	83.3%	83
	1996	76,746	82,781	88,051	92,620	111.9%	60
	1997	1,110,992	1,228,811	880,795	951,876	77.5%	1,016
	1998	5,063,192	5,817,417	4,638,641	4,957,976	85.2%	4,817
	1999	7,289,694	8,489,653	6,703,434	7,904,793	93.1%	7,280
	2000	11,717,734	7,654,053	4,136,451	5,948,853	77.7%	12,678
2000 Total		25,586,229	23,628,615	16,692,552	20,122,718	85.2%	26,075
2001	1993	74,840	74,891	46,376	46,370	61.9%	39
	1994	165,559	161,396	98,961	100,588	62.3%	92
	1995	130,189	134,689	111,846	114,616	85.1%	73
	1996	86,017	83,372	85,008	85,302	102.3%	54
	1997	1,218,241	1,222,762	915,706	893,072	73.0%	912
	1998	5,715,812	5,808,811	5,184,389	5,066,434	87.2%	4,371
	1999	7,953,681	8,374,905	6,979,821	6,753,624	80.6%	6,524
	2000	14,035,186	14,858,188	11,774,915	13,060,544	87.9%	11,397
	2001	24,643,590	19,485,326	12,758,521	16,536,454	84.9%	21,809
2001 Total		54,023,116	50,204,340	37,955,543	42,657,004	85.0%	45,271
2002	1993	73,818	71,556	46,978	42,539	59.4%	33

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
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Countrywide - Form 97038 Series - Plan C

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2002	1994	168,801	167,873	95,516	89,248	53.2%	76
	1995	134,583	134,211	109,857	102,902	76.7%	61
	1996	92,342	91,799	60,898	58,221	63.4%	46
	1997	1,318,361	1,282,550	833,204	802,912	62.6%	840
	1998	6,194,538	6,092,382	4,306,766	4,176,765	68.6%	3,973
	1999	8,801,792	8,684,102	6,365,865	6,194,185	71.3%	5,879
	2000	15,025,712	14,942,941	10,932,649	10,601,911	70.9%	9,921
	2001	29,618,365	29,385,680	22,140,009	23,791,176	81.0%	19,292
	2002	21,019,113	15,592,573	8,801,943	11,679,332	74.9%	16,560
	2020	0	0	0	0		0
	2032	0	0	0	0		0
2002 Total		82,447,424	76,445,667	53,693,685	57,539,190	75.3%	56,681
2003	1993	62,236	65,379	28,369	25,770	39.4%	26
	1994	165,889	166,786	91,737	86,947	52.1%	69
	1995	128,120	129,339	90,017	86,249	66.7%	56
	1996	95,838	94,986	67,356	65,850	69.3%	42
	1997	1,417,340	1,390,152	829,809	820,692	59.0%	763
	1998	6,377,108	6,335,625	4,401,876	4,309,084	68.0%	3,594
	1999	8,828,465	8,841,095	6,350,341	6,187,503	70.0%	5,308
	2000	14,688,786	14,812,398	10,848,782	10,507,493	70.9%	8,740
	2001	28,968,678	29,207,565	21,835,387	21,186,621	72.5%	16,834
	2002	24,587,994	24,771,304	18,048,269	19,223,246	77.6%	14,614
	2003	14,307,670	10,533,583	6,156,351	7,878,936	74.8%	10,681
2003 Total		99,628,124	96,348,212	68,748,293	70,378,391	73.0%	60,727
2004	1993	59,395	62,764	30,160	26,941	42.9%	21
	1994	143,808	152,727	110,249	101,301	66.3%	52
	1995	128,025	127,280	102,079	96,085	75.5%	53
	1996	87,289	90,017	38,411	33,594	37.3%	36
	1997	1,392,563	1,409,865	868,077	808,058	57.3%	697
	1998	6,426,184	6,450,095	4,185,115	3,918,501	60.8%	3,187
	1999	8,849,676	8,860,985	6,448,229	6,061,661	68.4%	4,678
	2000	14,126,014	14,333,653	10,261,297	9,548,308	66.6%	7,543
	2001	27,896,521	28,155,059	20,146,656	18,735,705	66.5%	14,257
	2002	23,356,288	23,711,645	17,474,330	16,257,326	68.6%	12,357
	2003	16,532,597	16,762,915	12,309,396	12,591,610	75.1%	9,189
	2004	8,381,043	5,937,371	3,267,721	3,976,208	67.0%	5,997
2004 Total		107,379,402	106,054,374	75,241,718	72,155,297	68.0%	58,067
2005	1993	44,773	50,385	27,603	25,770	51.1%	17
	1994	116,323	125,738	106,785	102,531	81.5%	43
	1995	113,887	118,040	136,519	134,599	114.0%	46
	1996	83,855	84,465	64,768	63,521	75.2%	36
	1997	1,317,379	1,352,720	903,918	888,969	65.7%	635
	1998	5,912,369	6,062,319	4,273,593	4,187,087	69.1%	2,798
	1999	8,423,510	8,591,432	6,331,380	6,247,222	72.7%	4,058
	2000	13,091,953	13,391,939	10,692,101	10,495,000	78.4%	6,360
	2001	25,409,981	25,888,552	19,115,589	18,681,742	72.2%	11,875
	2002	21,186,469	21,657,188	16,407,320	16,023,003	74.0%	10,289
	2003	15,269,962	15,571,548	11,835,875	11,593,227	74.5%	7,843
	2004	9,729,731	9,904,464	7,505,320	7,916,627	79.9%	5,211
	2005	5,875,600	4,070,875	2,358,650	2,818,066	69.2%	4,125
2005 Total		106,575,791	106,869,663	79,759,421	79,177,363	74.1%	53,336
2006	1993	41,786	43,024	21,728	20,302	47.2%	15
	1994	105,007	109,740	97,564	94,241	85.9%	38
	1995	98,801	103,762	100,751	97,705	94.2%	35
	1996	80,451	81,407	31,947	30,479	37.4%	33

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
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Countrywide - Form 97038 Series - Plan C

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2006	1997	1,243,392	1,251,313	899,064	867,380	69.3%	569
	1998	5,477,681	5,550,642	3,598,631	3,455,126	62.2%	2,395
	1999	7,645,668	7,790,007	5,710,973	5,495,936	70.6%	3,408
	2000	11,726,397	11,976,276	8,210,815	7,867,891	65.7%	5,212
	2001	22,598,849	22,963,195	16,160,067	15,468,167	67.4%	9,611
	2002	19,039,984	19,396,473	14,560,360	14,009,008	72.2%	8,522
	2003	13,808,134	14,048,677	10,171,399	9,778,909	69.6%	6,458
	2004	8,900,630	9,026,865	6,399,372	6,159,879	68.2%	4,389
	2005	7,003,908	7,045,530	5,071,432	5,298,884	75.2%	3,542
	2006	5,118,393	3,713,175	2,446,010	2,807,781	75.6%	3,169
2006 Total		102,889,080	103,100,085	73,480,114	71,451,688	69.3%	47,396
2007	1993	39,976	40,371	17,022	16,685	41.3%	14
	1994	99,437	100,905	103,929	102,867	101.9%	31
	1995	93,206	92,922	67,560	67,213	72.3%	31
	1996	81,645	81,754	35,861	35,747	43.7%	30
	1997	1,199,966	1,219,237	757,817	754,891	61.9%	500
	1998	5,192,410	5,249,195	3,624,052	3,594,011	68.5%	2,092
	1999	7,157,570	7,269,153	5,206,226	5,155,830	70.9%	2,941
	2000	10,930,312	11,075,271	7,762,340	7,671,684	69.3%	4,444
	2001	20,585,596	20,840,797	14,646,778	14,441,249	69.3%	8,010
	2002	17,449,574	17,718,614	12,675,757	12,506,226	70.6%	7,115
	2003	12,738,373	12,933,174	9,229,306	9,119,704	70.5%	5,488
	2004	8,245,913	8,394,718	6,093,843	6,031,484	71.8%	3,750
	2005	6,545,981	6,618,141	4,533,531	4,491,397	67.9%	3,060
	2006	5,802,256	5,861,107	4,943,060	5,152,628	87.9%	2,718
	2007	2,529,417	1,797,556	1,292,421	1,467,881	81.7%	1,512
2007 Total		98,691,631	99,292,914	70,989,503	70,609,499	71.1%	41,736
2008	1993	32,375	34,253	17,201	16,838	49.2%	10
	1994	82,346	86,510	85,052	84,238	97.4%	26
	1995	81,699	84,108	74,078	72,892	86.7%	26
	1996	81,409	81,564	21,418	21,956	26.9%	27
	1997	1,125,060	1,158,606	783,150	785,115	67.8%	443
	1998	4,805,668	4,908,929	3,394,921	3,395,914	69.2%	1,851
	1999	6,549,000	6,702,185	4,689,816	4,682,074	69.9%	2,587
	2000	9,875,770	10,137,412	7,089,600	7,067,250	69.7%	3,872
	2001	18,288,714	18,720,456	13,980,233	13,903,831	74.3%	6,892
	2002	15,842,133	16,222,338	11,693,511	11,661,913	71.9%	6,216
	2003	11,493,968	11,773,899	8,303,736	8,279,689	70.3%	4,734
	2004	7,395,477	7,615,320	5,554,833	5,533,237	72.7%	3,225
	2005	6,009,323	6,140,898	4,676,083	4,673,132	76.1%	2,684
	2006	5,182,331	5,327,667	3,834,159	3,820,359	71.7%	2,343
	2007	2,819,695	2,895,455	2,281,096	2,407,858	83.2%	1,318
	2008	2,063,554	1,474,348	1,176,789	1,330,770	90.3%	1,159
2008 Total		91,728,521	93,363,947	67,655,677	67,737,066	72.6%	37,413
2009	1993	32,905	32,556	9,925	9,397	28.9%	10
	1994	72,701	75,573	51,838	49,883	66.0%	22
	1995	70,560	75,670	44,126	42,431	56.1%	21
	1996	67,164	73,716	32,744	31,131	42.2%	22
	1997	1,075,418	1,091,887	758,212	739,659	67.7%	405
	1998	4,434,764	4,528,599	3,119,690	3,033,414	67.0%	1,643
	1999	5,985,118	6,115,098	4,426,554	4,300,961	70.3%	2,272
	2000	8,985,561	9,187,126	6,456,195	6,259,131	68.1%	3,420
	2001	16,304,377	16,649,244	11,878,882	11,486,470	69.0%	5,983
	2002	14,315,801	14,618,569	10,540,290	10,223,323	69.9%	5,481
	2003	10,567,637	10,750,874	7,680,184	7,458,979	69.4%	4,177

Medicare Supplement Experience by State and Form
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Countrywide - Form 97038 Series - Plan C

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2009	2004	6,858,458	6,987,059	4,804,622	4,665,708	66.8%	2,853
	2005	5,536,908	5,675,491	4,259,372	4,150,835	73.1%	2,382
	2006	4,782,493	4,871,879	3,812,449	3,712,575	76.2%	2,085
	2007	2,590,979	2,640,130	1,976,353	1,922,365	72.8%	1,160
	2008	2,287,848	2,351,689	2,058,476	2,125,946	90.4%	1,023
	2009	2,225,267	1,494,192	1,414,725	1,555,046	104.1%	1,449
2009 Total		86,193,958	87,219,353	63,324,637	61,767,253	70.8%	34,408
2010	1993	30,218	30,845	8,901	8,758	28.4%	9
	1994	68,858	69,810	39,149	38,649	55.4%	21
	1995	62,073	62,212	31,374	30,149	48.5%	18
	1996	67,618	67,916	24,858	24,354	35.9%	21
	1997	997,527	1,021,905	668,989	663,013	64.9%	357
	1998	4,048,322	4,163,960	3,071,195	3,039,583	73.0%	1,463
	1999	5,520,233	5,645,215	3,973,922	3,932,419	69.7%	2,017
	2000	8,232,607	8,438,484	5,886,443	5,821,612	69.0%	3,017
	2001	14,695,153	15,004,177	10,787,235	10,640,802	70.9%	5,246
	2002	13,262,844	13,503,829	9,865,666	9,765,532	72.3%	4,882
	2003	9,740,483	9,940,702	7,167,528	7,097,098	71.4%	3,735
	2004	6,479,948	6,578,174	4,413,529	4,378,609	66.6%	2,580
	2005	5,183,094	5,271,747	3,692,601	3,660,668	69.4%	2,146
	2006	4,506,647	4,571,007	3,279,641	3,253,753	71.2%	1,874
	2007	2,480,390	2,504,357	1,874,999	1,862,830	74.4%	1,054
	2008	2,166,180	2,201,410	1,825,552	1,812,551	82.3%	917
	2009	4,846,574	4,740,773	7,810,647	8,117,126	171.2%	1,179
	2010	2,726,618	2,064,416	2,499,304	2,694,260	130.5%	970
2010 Total		85,115,386	85,880,939	66,921,534	66,841,766	77.8%	31,506
2011	1993	30,486	30,835	10,604	10,959	35.5%	9
	1994	56,646	61,740	68,215	68,167	110.4%	15
	1995	53,625	55,709	28,488	28,519	51.2%	17
	1996	61,028	62,581	35,130	35,349	56.5%	20
	1997	890,273	922,136	634,899	636,157	69.0%	320
	1998	3,681,452	3,792,209	2,638,483	2,647,258	69.8%	1,306
	1999	5,032,643	5,173,343	3,885,625	3,901,946	75.4%	1,795
	2000	7,538,909	7,725,009	5,275,468	5,296,186	68.6%	2,706
	2001	13,158,086	13,433,574	10,207,242	10,220,866	76.1%	4,631
	2002	12,017,530	12,268,672	9,164,502	9,190,874	74.9%	4,389
	2003	8,889,283	9,062,934	6,943,016	6,964,044	76.8%	3,367
	2004	5,958,618	6,081,780	4,176,888	4,202,239	69.1%	2,339
	2005	4,791,266	4,889,397	3,676,261	3,694,998	75.6%	1,943
	2006	4,131,134	4,217,193	3,177,016	3,192,517	75.7%	1,691
	2007	2,249,035	2,310,112	1,800,105	1,810,294	78.4%	937
	2008	2,045,615	2,069,672	1,844,328	1,855,974	89.7%	844
	2009	3,099,364	3,546,121	5,465,795	5,398,028	152.2%	713
	2010	2,188,642	2,463,131	3,102,393	3,168,735	128.6%	688
	2011	1,500,052	1,079,898	1,364,366	1,479,070	137.0%	707
2011 Total		77,373,685	79,246,046	63,498,823	63,802,179	80.5%	28,437
2012	1993	29,944	29,908	4,895	4,545	15.2%	9
	1994	38,385	42,784	28,287	25,922	60.6%	13
	1995	50,166	52,437	39,659	38,872	74.1%	15
	1996	55,742	58,188	35,613	34,659	59.6%	17
	1997	802,378	820,133	566,888	549,206	67.0%	284
	1998	3,438,948	3,500,229	2,409,694	2,350,327	67.1%	1,179
	1999	4,604,165	4,695,373	3,524,399	3,434,235	73.1%	1,595
	2000	7,006,388	7,116,933	5,150,390	5,028,748	70.7%	2,419
	2001	12,224,936	12,372,374	8,841,551	8,624,357	69.7%	4,092

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Countrywide - Form 97038 Series - Plan C

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2012	2002	11,422,944	11,522,763	8,254,913	8,086,847	70.2%	3,962
	2003	8,353,475	8,460,479	6,166,171	6,033,089	71.3%	3,043
	2004	5,724,640	5,768,733	4,029,686	3,947,040	68.4%	2,138
	2005	4,569,522	4,616,593	3,071,310	3,009,169	65.2%	1,772
	2006	3,976,440	4,001,624	2,903,539	2,850,641	71.2%	1,543
	2007	2,188,001	2,192,327	1,618,869	1,588,769	72.5%	873
	2008	1,949,165	1,963,039	1,528,593	1,501,500	76.5%	776
	2009	1,670,021	1,697,736	1,792,593	1,580,004	93.1%	638
	2010	1,565,134	1,600,079	1,309,311	1,204,079	75.3%	602
	2011	1,438,007	1,525,361	1,700,488	1,734,655	113.7%	588
	2012	1,181,901	854,440	999,457	1,083,136	126.8%	587
2012 Total		72,290,304	72,891,533	53,976,306	52,709,799	72.3%	26,145
Grand Total		1,117,706,663	1,100,623,317	802,663,495	810,258,248	73.6%	571,536

Medicare Supplement Experience by State and Form
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State Farm Mutual Automobile Insurance Company
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Countrywide - Form 97039 Series - Plan F

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
1997	1997	1,131,324	375,081	59,875	245,938	65.6%	1,148
1997 Total		1,131,324	375,081	59,875	245,938	65.6%	1,148
1998	1997	1,440,725	1,462,932	764,230	958,987	65.6%	1,118
	1998	5,599,935	2,878,514	1,008,701	1,756,500	61.0%	4,683
1998 Total		7,040,660	4,341,446	1,772,931	2,715,488	62.5%	5,801
1999	1997	1,355,461	1,383,520	894,700	880,685	63.7%	1,049
	1998	5,265,499	5,420,613	3,231,863	3,668,847	67.7%	4,348
	1999	9,297,217	5,006,486	2,141,888	3,001,511	60.0%	7,948
1999 Total		15,918,177	11,810,620	6,268,451	7,551,042	63.9%	13,345
2000	1997	1,199,564	1,328,516	1,026,034	1,103,408	83.1%	994
	1998	4,448,556	5,138,867	3,729,926	4,015,561	78.1%	4,124
	1999	7,965,821	9,204,418	6,984,677	8,306,576	90.2%	7,572
	2000	13,045,743	8,253,599	4,074,701	6,032,284	73.1%	13,659
2000 Total		26,659,683	23,925,401	15,815,338	19,457,828	81.3%	26,349
2001	1997	1,363,318	1,345,129	994,403	970,444	72.1%	919
	1998	5,056,243	5,172,226	3,711,205	3,607,362	69.7%	3,751
	1999	8,784,169	9,229,660	7,451,988	7,224,581	78.3%	6,832
	2000	15,740,601	16,578,546	11,993,197	13,463,492	81.2%	12,099
	2001	30,254,458	24,170,667	15,193,049	19,848,333	82.1%	25,133
2001 Total		61,198,790	56,496,226	39,343,842	45,114,212	79.9%	48,734
2002	1997	1,477,076	1,437,205	885,828	861,547	59.9%	834
	1998	5,483,170	5,398,475	3,564,788	3,453,876	64.0%	3,389
	1999	9,639,142	9,530,331	6,484,931	6,296,690	66.1%	6,113
	2000	16,852,007	16,731,805	11,330,449	10,999,884	65.7%	10,638
	2001	35,197,425	34,945,407	24,567,259	26,367,533	75.5%	21,902
	2002	20,186,391	14,720,333	7,495,220	10,213,884	69.4%	15,431
	2011	0	0	0	0		0
	2035	0	0	0	0		0
2002 Total		88,835,212	82,763,556	54,328,475	58,193,414	70.3%	58,307
2003	1997	1,570,930	1,534,079	957,736	943,565	61.5%	743
	1998	5,734,614	5,655,324	3,707,797	3,630,782	64.2%	3,057
	1999	9,698,771	9,696,553	6,537,044	6,359,160	65.6%	5,490
	2000	16,559,489	16,696,331	11,052,488	10,691,971	64.0%	9,386
	2001	34,130,287	34,411,350	22,998,124	22,174,540	64.4%	19,212
	2002	23,597,435	23,778,877	15,526,754	16,703,590	70.2%	13,641
	2003	13,352,772	9,558,105	4,815,636	6,378,434	66.7%	9,652
2003 Total		104,644,298	101,330,618	65,595,580	66,882,042	66.0%	61,181
2004	1997	1,511,454	1,549,404	961,085	896,359	57.9%	676
	1998	5,754,738	5,826,795	3,348,587	3,120,142	53.5%	2,685
	1999	9,646,226	9,652,152	6,309,466	5,876,569	60.9%	4,804
	2000	15,888,266	16,108,434	10,689,995	9,882,883	61.4%	8,159
	2001	32,814,884	33,225,553	22,045,029	20,388,049	61.4%	16,165
	2002	22,435,235	22,817,090	14,696,549	13,529,526	59.3%	11,600
	2003	15,631,120	15,824,496	10,188,281	10,515,885	66.5%	8,418
	2004	8,744,538	5,955,300	3,035,303	3,746,630	62.9%	6,323
2004 Total		112,426,461	110,959,223	71,274,295	67,956,045	61.2%	58,830
2005	1997	1,399,061	1,444,734	905,862	883,466	61.2%	624
	1998	5,315,110	5,437,274	3,449,809	3,367,401	61.9%	2,467
	1999	9,007,072	9,210,069	6,166,781	6,056,333	65.8%	4,273
	2000	14,794,884	15,103,433	10,254,198	10,035,668	66.4%	7,192
	2001	29,828,239	30,363,110	21,311,984	20,777,295	68.4%	13,958
	2002	20,370,851	20,813,476	14,285,158	13,914,142	66.9%	10,125
	2003	14,419,126	14,688,784	10,201,959	9,975,750	67.9%	7,507
	2004	10,396,395	10,628,716	7,863,100	8,354,750	78.6%	5,694
	2005	9,205,796	6,202,027	3,526,939	4,228,162	68.2%	6,792

Medicare Supplement Experience by State and Form
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Countrywide - Form 97039 Series - Plan F

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2005 Total		114,736,534	113,891,622	77,965,789	77,592,967	68.1%	58,632
2006	1997	1,293,882	1,321,812	861,750	825,826	62.5%	567
	1998	4,921,104	5,002,387	3,311,816	3,184,422	63.7%	2,203
	1999	8,362,717	8,477,996	5,925,975	5,710,540	67.4%	3,830
	2000	13,514,928	13,765,071	9,047,775	8,681,252	63.1%	6,238
	2001	26,802,039	27,167,069	18,452,430	17,668,033	65.0%	11,846
	2002	18,430,007	18,738,901	12,384,958	11,857,514	63.3%	8,796
	2003	13,124,525	13,347,012	9,569,235	9,204,835	69.0%	6,561
	2004	9,636,418	9,772,963	6,868,870	6,616,342	67.7%	5,040
	2005	11,355,851	11,401,298	7,738,238	8,146,776	71.5%	6,161
	2006	13,378,615	9,177,004	5,241,355	6,133,663	66.8%	9,353
2006 Total		120,820,084	118,171,513	79,402,404	78,029,203	66.0%	60,595
2007	1997	1,285,110	1,283,328	896,799	893,140	69.6%	525
	1998	4,840,922	4,856,755	3,319,962	3,306,647	68.1%	2,023
	1999	8,080,491	8,122,738	5,546,852	5,510,315	67.8%	3,424
	2000	13,044,322	13,120,238	8,943,709	8,879,110	67.7%	5,585
	2001	25,267,879	25,433,199	17,075,542	16,899,467	66.4%	10,198
	2002	17,746,067	17,828,002	12,002,959	11,910,830	66.8%	7,706
	2003	12,641,577	12,710,473	8,165,904	8,105,873	63.8%	5,841
	2004	9,347,117	9,396,209	6,298,852	6,265,297	66.7%	4,528
	2005	10,987,002	10,997,967	7,291,736	7,255,653	66.0%	5,521
	2006	16,335,774	16,360,259	11,393,670	12,100,169	74.0%	8,409
	2007	10,166,988	6,936,630	4,037,271	4,715,630	68.0%	6,980
2007 Total		129,743,250	127,045,798	84,973,255	85,842,131	67.6%	60,740
2008	1997	1,259,435	1,283,703	927,362	935,787	72.9%	468
	1998	4,666,149	4,718,610	3,216,109	3,235,322	68.6%	1,848
	1999	7,580,075	7,720,983	5,311,518	5,327,275	69.0%	3,085
	2000	12,145,546	12,406,852	8,424,731	8,441,168	68.0%	4,986
	2001	22,999,477	23,396,791	15,690,860	15,660,164	66.9%	8,966
	2002	16,774,729	17,033,212	11,588,975	11,632,631	68.3%	6,851
	2003	11,950,914	12,080,399	8,220,768	8,242,574	68.2%	5,197
	2004	8,956,155	9,061,038	6,571,528	6,600,700	72.8%	4,121
	2005	10,573,396	10,711,475	6,936,623	6,984,342	65.2%	5,011
	2006	15,468,345	15,716,913	10,631,329	10,678,563	67.9%	7,510
	2007	12,455,769	12,565,186	8,635,467	9,268,860	73.8%	6,382
	2008	10,266,068	7,149,334	4,507,703	5,253,265	73.5%	6,617
2008 Total		135,096,056	133,844,497	90,662,973	92,260,651	68.9%	61,042
2009	1997	1,169,437	1,192,155	800,902	778,747	65.3%	422
	1998	4,444,919	4,509,717	2,995,074	2,927,227	64.9%	1,662
	1999	7,120,420	7,219,056	4,862,945	4,735,691	65.6%	2,763
	2000	11,350,365	11,558,648	8,270,476	8,064,220	69.8%	4,491
	2001	20,921,341	21,247,003	14,614,522	14,170,823	66.7%	7,962
	2002	15,495,604	15,745,197	10,454,075	10,156,674	64.5%	6,175
	2003	11,343,011	11,474,344	7,441,334	7,256,414	63.2%	4,680
	2004	8,636,954	8,668,977	6,095,148	5,963,712	68.8%	3,751
	2005	10,088,753	10,199,718	6,950,420	6,787,033	66.5%	4,549
	2006	14,716,720	14,891,081	10,200,694	9,958,656	66.9%	6,792
	2007	11,958,277	12,043,390	8,197,402	8,018,881	66.6%	5,791
	2008	12,241,736	12,379,415	9,917,539	10,336,078	83.5%	5,935
	2009	10,974,870	7,584,258	5,552,109	6,262,750	82.6%	6,692
2009 Total		140,462,407	138,712,958	96,352,640	95,416,906	68.8%	61,665
2010	1997	1,111,212	1,128,316	793,921	789,485	70.0%	389
	1998	4,208,108	4,282,906	2,810,426	2,791,451	65.2%	1,517
	1999	6,825,321	6,924,407	4,672,966	4,648,343	67.1%	2,508
	2000	10,734,292	10,875,569	7,430,205	7,373,878	67.8%	4,063

Medicare Supplement Experience by State and Form
Standardized Medicare Supplement - All issue dates
State Farm Mutual Automobile Insurance Company
December 31, 2012

Countrywide - Form 97039 Series - Plan F

Calendar Year	Issue Year	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Incurred Loss Ratio	Policies in Force
2010	2001	19,436,223	19,727,538	14,000,658	13,868,732	70.3%	7,167
	2002	14,600,360	14,804,821	9,958,386	9,877,772	66.7%	5,637
	2003	10,810,766	10,965,911	7,152,040	7,111,962	64.9%	4,286
	2004	8,315,241	8,421,594	5,824,924	5,806,609	68.9%	3,429
	2005	9,648,595	9,770,220	6,481,939	6,446,360	66.0%	4,142
	2006	14,178,110	14,352,089	9,445,999	9,404,352	65.5%	6,221
	2007	11,481,708	11,628,718	8,323,036	8,289,586	71.3%	5,282
	2008	11,666,482	11,821,376	9,060,487	9,014,351	76.3%	5,353
	2009	16,631,075	16,631,082	18,942,582	19,800,781	119.1%	5,839
	2010	11,371,507	8,220,897	6,198,955	6,975,482	84.9%	5,980
2010 Total		151,018,999	149,555,444	111,096,523	112,199,145	75.0%	61,813
2011	1997	1,016,220	1,047,188	752,529	757,884	72.4%	354
	1998	3,898,567	3,990,345	3,029,994	3,049,541	76.4%	1,388
	1999	6,309,691	6,457,953	4,488,206	4,523,939	70.1%	2,278
	2000	9,998,821	10,213,133	7,283,018	7,340,909	71.9%	3,664
	2001	18,078,480	18,313,040	13,587,061	13,674,205	74.7%	6,467
	2002	13,697,428	13,912,651	9,861,916	9,944,202	71.5%	5,144
	2003	10,116,429	10,279,082	7,055,926	7,111,047	69.2%	3,942
	2004	7,884,329	7,989,951	5,668,969	5,723,620	71.6%	3,176
	2005	9,088,680	9,243,950	6,353,130	6,413,037	69.4%	3,821
	2006	13,449,862	13,645,906	9,646,167	9,739,673	71.4%	5,733
	2007	10,935,302	11,080,681	7,727,968	7,808,719	70.5%	4,878
	2008	10,971,959	11,127,389	8,332,280	8,400,610	75.5%	4,887
	2009	12,652,485	13,441,732	14,297,863	14,159,135	105.3%	4,787
	2010	11,828,095	12,251,724	11,012,673	11,537,658	94.2%	5,257
	2011	10,000,425	6,758,825	4,990,835	5,706,875	84.4%	6,156
2011 Total		149,926,774	149,753,549	114,088,535	115,891,054	77.4%	61,932
2012	1997	962,597	974,197	791,062	775,439	79.6%	324
	1998	3,678,992	3,711,359	2,433,538	2,372,511	63.9%	1,266
	1999	5,903,329	5,988,014	4,211,730	4,113,204	68.7%	2,060
	2000	9,512,022	9,620,370	6,467,171	6,328,891	65.8%	3,357
	2001	17,009,264	17,133,952	12,130,079	11,868,832	69.3%	5,818
	2002	13,238,795	13,282,564	8,977,916	8,802,314	66.3%	4,745
	2003	9,692,238	9,764,470	6,650,418	6,518,301	66.8%	3,622
	2004	7,641,930	7,686,628	5,365,333	5,270,143	68.6%	2,966
	2005	8,903,860	8,926,289	6,160,384	6,062,612	67.9%	3,575
	2006	13,084,627	13,138,912	9,240,303	9,089,143	69.2%	5,332
	2007	10,696,200	10,713,378	7,706,397	7,584,715	70.8%	4,561
	2008	10,536,351	10,622,639	7,655,423	7,516,377	70.8%	4,491
	2009	10,663,263	10,729,934	8,820,242	8,450,973	78.8%	4,362
	2010	10,843,334	10,913,562	8,275,473	8,045,493	73.7%	4,804
	2011	12,257,643	12,366,070	10,107,086	10,601,420	85.7%	5,601
	2012	12,801,210	9,141,716	5,752,073	6,644,478	72.7%	7,584
2012 Total		157,425,655	154,714,053	110,744,627	110,044,846	71.1%	64,468
Grand Total		1,517,084,364	1,477,691,607	1,019,745,534	1,035,392,913	70.1%	764,582

10-Year Credibility Weighted Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
Policy Form Standardized Series

4.5% Interest rate
90.3% Persistency
1.5% Credibility for the state
2.7% Claim cost trend

District of Columbia													
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change	Credibility Assignment
2003 and Prior	43,321	33,484	77.3%	27,559	21,286	77.2%	23	1,198	925				2.3%
2004	18,918	15,526	82.1%	13,303	10,918	82.1%	9	1,478	1,213				1.8%
2005	20,395	19,239	94.3%	14,987	14,137	94.3%	10	1,499	1,414				1.9%
2006	15,868	11,032	69.5%	12,185	8,472	69.5%	6	2,031	1,412				1.8%
2007	13,964	11,738	84.1%	11,205	9,419	84.1%	6	1,868	1,570				1.4%
2008	18,068	14,039	77.7%	15,151	11,773	77.7%	7	2,164	1,682	9.5%	1		1.3%
2009	18,734	15,354	82.0%	16,416	13,455	82.0%	8	2,052	1,682	5.1%	1		1.4%
2010	14,306	16,790	117.4%	13,100	15,375	117.4%	8	1,638	1,922	4.1%	4	3.3%	1.6%
2011	16,197	14,510	89.6%	15,500	13,885	89.6%	7	2,214	1,984	4.8%	4	4.5%	1.6%
2012	16,622	12,391	74.6%	16,622	12,391	74.6%	7	2,375	1,770	4.1%	4	4.4%	1.5%
2013	14,999	11,026	73.5%	15,674	11,522	73.5%	6	2,480	1,823	3.5%	5	3.5%	1.4%
2014	13,413	9,792	73.0%	14,647	10,693	73.0%	6	2,566	1,873	-4.1%	1	-1.3%	1.3%
2015	11,442	8,697	76.0%	13,057	9,925	76.0%	5	2,533	1,926	2.7%	1	1.1%	1.1%
2016	9,995	7,724	77.3%	11,919	9,212	77.3%	5	2,561	1,979	2.7%	1	2.7%	1.0%
2017	8,870	6,860	77.3%	11,053	8,549	77.3%	4	2,630	2,034	2.7%	1	2.7%	0.9%
2018	7,871	6,092	77.4%	10,251	7,933	77.4%	4	2,701	2,090	2.7%	1	2.7%	0.8%
2019	6,985	5,409	77.4%	9,506	7,361	77.4%	3	2,774	2,148	2.7%	1	2.7%	0.8%
2020	6,199	4,803	77.5%	8,816	6,830	77.5%	3	2,849	2,207	2.7%	1	2.7%	0.7%
2021	5,501	4,264	77.5%	8,176	6,337	77.5%	3	2,926	2,268	2.7%	1	2.7%	0.6%
2022	4,882	3,786	77.5%	7,582	5,879	77.5%	3	3,005	2,330	2.7%	1	2.7%	0.6%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	196,392	164,103	83.6%	156,028	131,110	84.0%
Future	90,158	68,453	75.9%	110,681	84,241	76.1%
Lifetime	286,550	232,556	81.2%	266,709	215,351	80.7%

Countrywide													
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change	
2003 and Prior	941,521,881	697,568,400	74.1%	599,110,162	443,299,599	74.0%	474,853	1,262	934				
2004	340,323,970	224,863,450	66.1%	239,310,754	158,120,634	66.1%	130,763	1,830	1,209				
2005	331,380,316	242,511,533	73.2%	243,507,686	178,204,376	73.2%	125,073	1,947	1,425				
2006	316,657,852	222,299,415	70.2%	243,160,215	170,702,773	70.2%	120,381	2,020	1,418				
2007	310,398,887	223,714,212	72.1%	249,079,912	179,519,704	72.1%	114,143	2,182	1,573				
2008	299,717,260	219,151,111	73.1%	251,331,308	183,771,650	73.1%	109,337	2,299	1,681	4.1%	1		
2009	285,427,232	205,443,588	72.0%	250,118,914	180,029,519	72.0%	106,506	2,348	1,690	3.5%	1		
2010	283,824,962	219,394,859	77.3%	259,907,019	200,906,444	77.3%	103,210	2,518	1,947	3.9%	1	3.8%	
2011	262,559,772	208,448,404	79.4%	251,253,371	199,472,157	79.4%	99,583	2,523	2,003	2.1%	1	2.5%	
2012	247,905,809	178,110,534	71.8%	247,905,809	178,110,534	71.8%	99,392	2,494	1,792	4.8%	2	3.8%	
2013	222,346,419	158,063,469	71.1%	232,352,008	165,176,325	71.1%	89,751	2,589	1,840	0.2%	2	1.6%	
2014	195,239,891	140,272,783	71.8%	213,206,842	153,181,386	71.8%	81,045	2,631	1,890	-0.8%	1	-0.6%	
2015	167,773,337	124,484,511	74.2%	191,457,249	142,057,507	74.2%	73,184	2,616	1,941	2.7%	1	0.2%	
2016	147,705,777	110,473,273	74.8%	176,141,886	131,741,433	74.8%	66,085	2,665	1,994	2.7%	1	-0.8%	
2017	131,080,891	98,039,057	74.8%	163,350,638	122,174,502	74.8%	59,675	2,737	2,047	2.7%	1	2.7%	
2018	116,327,203	87,004,362	74.8%	151,488,278	113,302,311	74.8%	53,886	2,811	2,103	2.7%	1	2.7%	
2019	103,234,104	77,211,667	74.8%	140,487,351	105,074,411	74.8%	48,659	2,887	2,159	2.7%	1	2.7%	
2020	91,614,685	68,521,180	74.8%	130,285,300	97,444,012	74.8%	43,939	2,965	2,218	2.7%	1	2.7%	
2021	81,303,080	60,808,843	74.8%	120,824,112	90,367,726	74.8%	39,677	3,045	2,278	2.7%	1	2.7%	
2022	72,152,088	53,964,560	74.8%	112,049,986	83,805,312	74.8%	35,829	3,127	2,339	2.7%	1	2.7%	

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	3,619,717,942	2,641,505,507	73.0%	2,834,685,151	2,072,137,389	73.1%
Future	1,328,777,474	978,843,705	73.7%	1,631,643,651	1,204,324,924	73.8%
Lifetime	4,948,495,416	3,620,349,212	73.2%	4,466,328,802	3,276,462,314	73.4%

10-Year Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
Policy Form 97037 Series

4.5% Interest rate
90.3% Persistency
0.4% Credibility for the state
2.7% Claim cost trend

District of Columbia													
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change	
2003 and Prior	11,758	1,906	16.2%	7,657	1,243	16.2%	7	1,094	178				
2004	5,352	4,862	90.9%	3,763	3,419	90.9%	3	1,254	1,140				
2005	6,451	4,719	73.1%	4,741	3,468	73.1%	4	1,185	867				
2006	5,360	3,848	71.8%	4,116	2,955	71.8%	2	2,058	1,477				
2007	1,661	168	10.1%	1,333	135	10.1%	1	1,333	135				
2008	1,627	15	0.9%	1,364	12	0.9%	1	1,364	12	9.5%	1		
2009	1,838	95	5.1%	1,611	83	5.1%	2	806	41	0.0%	1		
2010	3,128	250	8.0%	2,864	229	8.0%	2	1,432	114	0.0%	4	0.0%	
2011	3,039	111	3.7%	2,908	106	3.7%	2	1,454	53	4.8%	4	2.5%	
2012	3,068	819	26.7%	3,068	819	26.7%	2	1,534	409	4.1%	4	4.4%	
2013	2,769	726	26.2%	2,893	759	26.2%	2	1,602	420	3.5%	5	3.5%	
2014	2,476	645	26.0%	2,704	704	26.0%	2	1,658	432	-4.1%	1	-1.3%	
2015	2,112	572	27.1%	2,410	653	27.1%	1	1,637	443	2.7%	1	1.1%	
2016	1,845	508	27.5%	2,200	605	27.5%	1	1,654	455	2.7%	1	2.7%	
2017	1,637	451	27.5%	2,040	562	27.5%	1	1,699	468	2.7%	1	2.7%	
2018	1,453	400	27.5%	1,892	521	27.5%	1	1,745	480	2.7%	1	2.7%	
2019	1,289	355	27.5%	1,755	483	27.5%	1	1,792	493	2.7%	1	2.7%	
2020	1,144	315	27.5%	1,627	448	27.5%	1	1,840	507	2.7%	1	2.7%	
2021	1,015	279	27.5%	1,509	415	27.5%	1	1,890	520	2.7%	1	2.7%	
2022	901	248	27.5%	1,400	385	27.5%	1	1,941	534	2.7%	1	2.7%	

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	43,283	16,793	38.8%	33,425	12,469	37.3%
Future	16,642	4,499	27.0%	20,430	5,535	27.1%
Lifetime	59,925	21,291	35.5%	53,856	18,004	33.4%

Countrywide													
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change	
2003 and Prior	20,609,745	17,627,426	85.5%	13,040,250	11,236,994	86.2%	14,961	872	751				
2004	8,097,807	8,394,191	103.7%	5,694,258	5,902,670	103.7%	4,419	1,289	1,336				
2005	8,535,074	11,723,677	137.4%	6,271,815	8,614,891	137.4%	4,377	1,433	1,968				
2006	8,954,306	12,804,437	143.0%	6,875,974	9,832,472	143.0%	4,090	1,681	2,404				
2007	10,037,497	14,864,291	148.1%	8,054,600	11,927,866	148.1%	3,804	2,117	3,136				
2008	11,199,933	15,131,250	135.1%	9,391,831	12,688,481	135.1%	3,305	2,842	3,839	12.7%	1		
2009	10,665,785	12,947,218	121.4%	9,346,391	11,345,603	121.4%	3,007	3,108	3,773	11.6%	1		
2010	10,086,883	10,954,850	108.6%	9,236,861	10,031,684	108.6%	2,717	3,400	3,692	7.5%	1	8.4%	
2011	7,265,793	8,096,610	111.4%	6,952,912	7,747,952	111.4%	2,227	3,122	3,479	1.6%	1	2.9%	
2012	4,704,317	3,823,427	81.3%	4,704,317	3,823,427	81.3%	2,059	2,285	1,857	2.2%	2	1.9%	
2013	4,141,523	3,393,085	81.9%	4,327,891	3,545,774	81.9%	1,859	2,328	1,907	0.1%	2	0.8%	
2014	3,605,615	3,011,180	83.5%	3,937,422	3,288,283	83.5%	1,679	2,345	1,959	3.1%	1	2.4%	
2015	3,190,936	2,672,259	83.7%	3,641,388	3,049,492	83.7%	1,516	2,402	2,011	2.7%	1	2.8%	
2016	2,834,274	2,371,485	83.7%	3,379,924	2,828,041	83.7%	1,369	2,469	2,066	2.7%	1	2.7%	
2017	2,515,265	2,104,565	83.7%	3,134,478	2,622,671	83.7%	1,236	2,536	2,122	2.7%	1	2.7%	
2018	2,232,162	1,867,688	83.7%	2,906,855	2,432,215	83.7%	1,116	2,604	2,179	2.7%	1	2.7%	
2019	1,980,923	1,657,472	83.7%	2,695,762	2,255,590	83.7%	1,008	2,674	2,238	2.7%	1	2.7%	
2020	1,757,962	1,470,917	83.7%	2,499,999	2,091,792	83.7%	910	2,747	2,298	2.7%	1	2.7%	
2021	1,560,096	1,305,359	83.7%	2,318,451	1,939,888	83.7%	822	2,821	2,360	2.7%	1	2.7%	
2022	1,384,501	1,158,436	83.7%	2,150,088	1,799,015	83.7%	742	2,897	2,424	2.7%	1	2.7%	

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	100,157,139	116,367,376	116.2%	79,569,207	93,152,042	117.1%
Future	25,203,255	21,012,446	83.4%	30,992,257	25,852,761	83.4%
Lifetime	125,360,394	137,379,822	109.6%	110,561,464	119,004,803	107.6%

10-Year Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
Policy Form 97038 Series

4.5% Interest rate
90.3% Persistency
0.2% Credibility for the state
2.7% Claim cost trend

District of Columbia												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	15,220	2,800	18.4%	9,601	1,708	17.8%	8	1,200	213			
2004	2,420	(345)	-14.3%	1,702	(243)	-14.3%	1	1,702	(243)			
2005	5,422	1,417	26.1%	3,984	1,041	26.1%	3	1,328	347			
2006	2,752	(95)	-3.5%	2,113	(73)	-3.5%	1	2,113	(73)			
2007	2,896	327	11.3%	2,324	263	11.3%	1	2,324	263			
2008	3,121	598	19.2%	2,617	501	19.2%	1	2,617	501	9.5%	1	
2009	3,389	292	8.6%	2,970	256	8.6%	1	2,970	256	5.7%	1	
2010	4,364	483	11.1%	3,996	443	11.1%	2	1,998	221	5.3%	4	4.1%
2011	4,321	1,594	36.9%	4,135	1,525	36.9%	1	4,135	1,525	4.8%	4	5.0%
2012	3,523	84	2.4%	3,523	84	2.4%	1	3,523	84	4.1%	4	4.4%
2013	3,179	75	2.3%	3,322	78	2.3%	1	3,679	86	3.5%	5	3.5%
2014	2,843	66	2.3%	3,104	72	2.3%	1	3,807	89	-4.1%	1	-1.3%
2015	2,425	59	2.4%	2,767	67	2.4%	1	3,758	91	2.7%	1	1.1%
2016	2,118	52	2.5%	2,526	62	2.5%	1	3,799	93	2.7%	1	2.7%
2017	1,880	46	2.5%	2,343	58	2.5%	1	3,902	96	2.7%	1	2.7%
2018	1,668	41	2.5%	2,172	53	2.5%	1	4,007	99	2.7%	1	2.7%
2019	1,480	36	2.5%	2,015	50	2.5%	0	4,115	101	2.7%	1	2.7%
2020	1,314	32	2.5%	1,868	46	2.5%	0	4,226	104	2.7%	1	2.7%
2021	1,166	29	2.5%	1,733	43	2.5%	0	4,341	107	2.7%	1	2.7%
2022	1,035	25	2.5%	1,607	40	2.5%	0	4,458	110	2.7%	1	2.7%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	47,428	7,155	15.1%	36,965	5,504	14.9%
Future	19,108	462	2.4%	23,457	568	2.4%
Lifetime	66,536	7,616	11.4%	60,422	6,072	10.0%

Countrywide												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	420,008,851	321,486,978	76.5%	266,704,464	204,006,337	76.5%	213,486	1,249	956			
2004	150,819,991	102,612,092	68.0%	106,054,374	72,155,297	68.0%	58,097	1,825	1,242			
2005	145,434,846	107,749,451	74.1%	106,869,663	79,177,363	74.1%	53,364	2,003	1,484			
2006	134,263,130	93,048,684	69.3%	103,100,085	71,451,688	69.3%	47,420	2,174	1,507			
2007	123,737,035	87,992,283	71.1%	99,292,914	70,609,499	71.1%	41,755	2,378	1,691			
2008	111,338,243	80,777,711	72.6%	93,363,947	67,737,066	72.6%	37,429	2,494	1,810	4.3%	1	
2009	99,531,771	70,486,697	70.8%	87,219,353	61,767,253	70.8%	34,420	2,534	1,795	2.7%	1	
2010	93,784,132	72,992,879	77.8%	85,880,938	66,841,766	77.8%	31,514	2,725	2,121	3.8%	1	3.5%
2011	82,812,118	66,673,277	80.5%	79,246,046	63,802,179	80.5%	28,443	2,786	2,243	2.3%	1	2.6%
2012	72,891,533	52,709,799	72.3%	72,891,533	52,709,799	72.3%	26,149	2,788	2,016	5.1%	2	4.0%
2013	65,508,337	46,777,097	71.4%	68,456,213	48,882,067	71.4%	23,613	2,899	2,070	0.3%	2	1.7%
2014	57,595,650	41,512,145	72.1%	62,895,890	45,332,300	72.1%	21,322	2,950	2,126	-1.4%	1	-1.0%
2015	49,280,366	36,839,784	74.8%	56,237,085	42,040,313	74.8%	19,254	2,921	2,183	2.7%	1	1.7%
2016	43,325,633	32,693,316	75.5%	51,666,624	38,987,388	75.5%	17,386	2,972	2,242	2.7%	1	2.7%
2017	38,449,157	29,013,551	75.5%	47,914,645	36,156,163	75.5%	15,700	3,052	2,303	2.7%	1	2.7%
2018	34,121,548	25,747,958	75.5%	44,435,132	33,530,538	75.5%	14,177	3,134	2,365	2.7%	1	2.7%
2019	30,281,029	22,849,920	75.5%	41,208,297	31,095,584	75.5%	12,802	3,219	2,429	2.7%	1	2.7%
2020	26,872,776	20,278,069	75.5%	38,215,792	28,837,454	75.5%	11,560	3,306	2,495	2.7%	1	2.7%
2021	23,848,136	17,995,690	75.5%	35,440,599	26,743,307	75.5%	10,439	3,395	2,562	2.7%	1	2.7%
2022	21,163,931	15,970,202	75.5%	32,866,938	24,801,235	75.5%	9,426	3,487	2,631	2.7%	1	2.7%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	1,434,621,650	1,056,529,851	73.6%	1,100,623,317	810,258,248	73.6%
Future	390,446,565	289,677,731	74.2%	479,337,213	356,406,349	74.4%
Lifetime	1,825,068,215	1,346,207,581	73.8%	1,579,960,530	1,166,664,596	73.8%

10-Year Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
Policy Form 97039 Series

4.5% Interest rate
90.3% Persistency
0.8% Credibility for the state
2.7% Claim cost trend

District of Columbia												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	16,343	15,869	97.1%	10,301	10,428	101.2%	8	1,288	1,304			
2004	11,146	13,713	123.0%	7,837	9,643	123.0%	5	1,567	1,929			
2005	8,521	5,324	62.5%	6,261	3,913	62.5%	3	2,087	1,304			
2006	7,756	4,606	59.4%	5,956	3,537	59.4%	3	1,985	1,179			
2007	9,406	9,682	102.9%	7,548	7,769	102.9%	4	1,887	1,942			
2008	13,321	14,095	105.8%	11,170	11,819	105.8%	5	2,234	2,364	9.5%	1	
2009	13,507	9,529	70.6%	11,836	8,350	70.6%	5	2,367	1,670	5.7%	1	
2010	6,814	2,334	34.2%	6,240	2,137	34.2%	4	1,560	534	5.3%	4	4.1%
2011	8,837	3,748	42.4%	8,457	3,587	42.4%	4	2,114	897	4.8%	4	5.0%
2012	10,031	1,120	11.2%	10,031	1,120	11.2%	4	2,508	280	4.1%	4	4.4%
2013	9,051	994	11.0%	9,459	1,039	11.0%	4	2,619	288	3.5%	5	3.5%
2014	8,094	882	10.9%	8,839	963	10.9%	3	2,710	295	-4.1%	1	-1.3%
2015	6,905	783	11.3%	7,880	893	11.3%	3	2,675	303	2.7%	1	1.1%
2016	6,032	695	11.5%	7,193	828	11.5%	3	2,704	312	2.7%	1	2.7%
2017	5,353	617	11.5%	6,670	768	11.5%	2	2,777	320	2.7%	1	2.7%
2018	4,750	547	11.5%	6,186	713	11.5%	2	2,852	329	2.7%	1	2.7%
2019	4,216	486	11.5%	5,737	661	11.5%	2	2,930	337	2.7%	1	2.7%
2020	3,741	431	11.5%	5,320	613	11.5%	2	3,009	347	2.7%	1	2.7%
2021	3,320	382	11.5%	4,934	568	11.5%	2	3,090	356	2.7%	1	2.7%
2022	2,946	339	11.5%	4,576	527	11.5%	1	3,173	366	2.7%	1	2.7%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	105,682	80,020	75.7%	85,638	62,303	72.8%
Future	54,408	6,156	11.3%	66,793	7,574	11.3%
Lifetime	160,090	86,176	53.8%	152,431	69,877	45.8%

Countrywide												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	441,072,669	314,864,396	71.4%	281,042,949	200,159,964	71.2%	214,963	1,307	931			
2004	157,795,180	96,640,333	61.2%	110,959,223	67,956,045	61.2%	58,836	1,886	1,155			
2005	154,990,762	105,593,308	68.1%	113,891,622	77,592,967	68.1%	58,637	1,942	1,323			
2006	153,890,049	101,614,320	66.0%	118,171,513	78,029,203	66.0%	60,600	1,950	1,288			
2007	158,322,178	106,974,914	67.6%	127,045,798	85,842,131	67.6%	60,743	2,092	1,413			
2008	159,612,053	110,022,543	68.9%	133,844,497	92,260,651	68.9%	61,045	2,193	1,511	3.6%	1	
2009	158,294,528	108,886,540	68.8%	138,712,958	95,416,906	68.8%	61,667	2,249	1,547	2.9%	1	
2010	163,318,284	122,524,271	75.0%	149,555,444	112,199,145	75.0%	61,815	2,419	1,815	3.6%	1	3.4%
2011	156,492,458	121,106,152	77.4%	149,753,549	115,891,054	77.4%	61,934	2,418	1,871	1.8%	1	2.2%
2012	154,714,053	110,044,846	71.1%	154,714,053	110,044,846	71.1%	64,470	2,400	1,707	4.3%	2	3.3%
2013	138,147,497	97,658,851	70.7%	144,364,134	102,053,500	70.7%	58,216	2,480	1,753	0.6%	2	1.7%
2014	121,424,221	86,666,951	71.4%	132,598,285	94,642,477	71.4%	52,569	2,522	1,800	-0.9%	1	-0.5%
2015	104,394,960	76,912,233	73.7%	119,131,992	87,769,635	73.7%	47,470	2,510	1,849	2.7%	1	1.9%
2016	91,888,932	68,255,448	74.3%	109,579,260	81,395,892	74.3%	42,866	2,556	1,899	2.7%	1	2.7%
2017	81,546,459	60,573,020	74.3%	101,621,724	75,485,003	74.3%	38,708	2,625	1,950	2.7%	1	2.7%
2018	72,368,073	53,755,280	74.3%	94,242,056	70,003,358	74.3%	34,953	2,696	2,003	2.7%	1	2.7%
2019	64,222,752	47,704,905	74.3%	87,398,292	64,919,784	74.3%	31,563	2,769	2,057	2.7%	1	2.7%
2020	56,994,220	42,335,524	74.3%	81,051,515	60,205,374	74.3%	28,501	2,844	2,112	2.7%	1	2.7%
2021	50,579,289	37,570,488	74.3%	75,165,635	55,833,320	74.3%	25,736	2,921	2,169	2.7%	1	2.7%
2022	44,886,384	33,341,777	74.3%	69,707,182	51,778,760	74.3%	23,240	2,999	2,228	2.7%	1	2.7%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	1,858,502,215	1,298,271,623	69.9%	1,477,691,607	1,035,392,913	70.1%
Future	826,452,787	604,774,477	73.2%	1,014,860,077	744,087,102	73.3%
Lifetime	2,684,955,002	1,903,046,100	70.9%	2,492,551,683	1,779,480,016	71.4%